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**HUNTON &  
WILLIAMS**HUNTON & WILLIAMS LLP  
1900 K STREET, N.W.  
WASHINGTON, D.C. 20006-1109TEL 202 • 955 • 1500  
FAX 202 • 778 • 2201

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**ORIGINAL TO FOLLOW IN MAIL:** ☐ Yes ☒ No

**FROM** **NAME:** Stephen T. Schreiner  
**DIRECT DIAL:** 202-855-1575

**MESSAGE** Contents: Certificate of Transmission, Substance of Interview (2 pages), and Amendment After Allowance (13 pages)

Applicants: Kevin Boyle, et al  
Serial No.: 09/325,536  
Filed: June 4, 1999  
Title: Credit Instrument and System With Automated Payment Of Club, Merchant, And Service Provider Fees  
Art Unit: 3625 Examiner: Jeffrey Smith

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OPERATOR

**DATE:** December 21, 2004  
**TIME:**  
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**CLIENT/MATTER NO.:** 47004.000040

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1. Substance of Interview Under 37 C.F.R. § 1.133 (2 pages)
2. Amendment After Allowance Under 37 C.F.R. § 1.133 (13 pages)

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number : 09/325,536 Confirmation No.: 2934  
Applicant : Kevin BOYLE, et al.  
Filed : June 4, 1999  
Title : **CREDIT INSTRUMENT AND SYSTEM WITH AUTOMATED  
PAYMENT OF CLUB, MERCHANT, AND SERVICE  
PROVIDER FEES**  
TC/Art Unit : 3625  
Examiner: : F. THOMPSON  
  
Docket No. : 47004.000040  
Customer No. : 21967

**Amendment After Allowance Under 37 C.F.R. § 1.312**

**MAIL STOP: ISSUE FEE**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir/Madam:

Applicant greatly appreciates the Notice of Allowance that was sent on November 23, 2004. In reviewing the allowed claims, Applicant has noted a few informalities that can be resolved by minor amendment. Applicant does not believe that the amendment affects the patentability of the claims or the bases for their allowability. Applicant respectfully requests that this amendment be entered prior to issuance.

If the Examiner has any questions regarding this filing, please do not hesitate to contact the undersigned. The proposed amendment is attached below beginning on page 2.